

Information to identify the case:			
Debtor 1	Joshua Walter Neall		
	First Name	Middle Name	Last Name
Debtor 2	Jennifer Jane Neall		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-10874-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua Walter Neall

Jennifer Jane Neall

12/18/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua Walter Neall
Jennifer Jane Neall
Debtor(s)

Case No. 15-10874-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy

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Date Rcvd: Dec 18, 2020

Form ID: 3180W

Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Walter Neall, Jennifer Jane Neall, 2104 Route 957, Russell, PA 16345-3518
14106260	+ ACL, PO Box 740631, Cincinnati OH 45274-0631
14106261	ARIS / Professional Credit Control, 3333 South Arlington Road, Akron OH 44312
14095488	+ Aes/wacopse Federal Credit Union, Po Box 61047, Harrisburg, PA 17106-1047
14095499	Cnty Nil Bk, Market & Second, Clearfield, PA 16830
14095502	+ Creditech/Cbalv, 50 N 7th St, Bangor, PA 18013-1791
14095501	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
14106262	+ HRRG, PO Box 189053, Plantation FL 33318-9053
14166812	+ Lakeview Loan Servicing, LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14095504	++ MANSFIELD UNIVERSITY OF PENNSYLVANIA, CONTROLLER S OFFICE, 200 MEMORIAL HALL, 20 STRAUGHN DRIVE, MANSFIELD PA 16933-1613 address filed with court:, Mansfield U, Alumni Hall, Mansfield, PA 16933
14095505	Mansfield University, Rm G-11 Alumni Hall, Mansfield, PA 16933
14148538	+ Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011
14095506	+ Mountain Laurel Fcu, 413 S Michael St, Saint Marys, PA 15857-1742
14095507	+ Mountain Laurel Federal Credit Union, 413 South Michael Street, Saint Marys, PA 15857-1742
14108047	+ Mountain Laurel Federal Credit Union, 117 Pennsylvania Avenue West, Warren, PA 16365-2514
14164536	OUTER BANKS THA EMERGENCY DEPARTMENT, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250
14095508	#+ Optimum Outcomes Inc, 2651 Warrenville Rd Ste, Downers Grove, IL 60515-5559
14106263	+ Premier Anesthesia of New York, PO Box 405739, Atlanta GA 30384-5700
14095518	+ Slc Conduit I Llc, 701 East 60th Stre, Sioux Falls, SD 57104-0432
14095520	+ Stu Ln Trust, 701 East 60th Stre, Sioux Falls, SD 57104-0432
14095535	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, 90 Crystal Run Rd Ste 31, Middletown, NY 10941
14095538	+ Wacopse Fcu, 117 Pennsylvania Ave W, Warren, PA 16365-2514
14095539	+ Wacopse Federal Cr, Po Box 783, Warren, PA 16365-0783
14095540	+ Wacopse Federal Cr Un, 117 Pennsylvania Ave W, Warren, PA 16365-2514
14095541	+ Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14095543	+ Weisfield Jewelers/Sterling Jewelers Inc, 375 Ghent Rd, Akron, OH 44333-4601
14095542	+ Weisfield Jewelers/Sterling Jewelers Inc, 375 Ghent Rd, Fairlawn, OH 44333-4601
14095544	Wells Fargo, 1 Home Campus X2303-01a, Des Moines, IA 50326
14106265	+ Western New York Urology Associates, LLC, PO Box 8000, Deptartment 645, Buffalo NY 14267-0002

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 19 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

District/off: 0315-1

User: culy

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smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 02:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 19 2020 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 02:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Dec 19 2020 06:03:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14095489	+ EDI: GMACFS.COM	Dec 19 2020 06:03:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14111023	+ EDI: PHINAMERI.COM	Dec 19 2020 06:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14095490	+ EDI: RMSC.COM	Dec 19 2020 06:03:00	American Eagle GECRB, Ge Capital Retail Bank/Attention: Bankru, Po Box 103104, Roswell, GA 30076-9104
14095498	EDI: CITICORP.COM	Dec 19 2020 06:03:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
14095491	+ EDI: CAPITALONE.COM	Dec 19 2020 06:03:00	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14095492	+ EDI: CAPITALONE.COM	Dec 19 2020 06:03:00	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
14095493	+ EDI: CAPITALONE.COM	Dec 19 2020 06:03:00	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
14095494	+ Email/Text: matthartweg@cbjcredit.com	Dec 19 2020 02:53:00	Cbj Credit Recovery, 117 West 4th Street, Jamestown, NY 14701-5005
14095495	+ Email/Text: nailda@centralcreditaudit.com	Dec 19 2020 02:53:00	Central Credit Audit, Po Box 735, Sunbury, PA 17801-0735
14095496	+ Email/Text: clientservices@credit-control.com	Dec 19 2020 02:52:00	Central Loan Admin & R, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14095497	+ EDI: CITICORP.COM	Dec 19 2020 06:03:00	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14095500	+ EDI: WFNNB.COM	Dec 19 2020 06:03:00	Comenity Bank/Maurices, Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
14095503	+ EDI: PHINAMERI.COM	Dec 19 2020 06:03:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14951537	Email/Text: camanagement@mtb.com	Dec 19 2020 02:51:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14095511	+ Email/Text: colleen.atkinson@rmscollect.com	Dec 19 2020 02:53:00	Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
14100014	EDI: RECOVERYCORP.COM	Dec 19 2020 06:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14095512	+ Email/Text: bankruptcytn@wakeassoc.com	Dec 19 2020 02:51:00	Revenue Recovery Corp, Po Box 50250, Knoxville, TN 37950-0250
14095514	+ EDI: RMSC.COM	Dec 19 2020 06:03:00	Sams Club / GEMB, Po Box 965005, Orlando, FL 32896-5005
14095513	+ EDI: RMSC.COM		

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		Dec 19 2020 06:03:00	Sams Club / GEMB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14095515	+ EDI: CITICORP.COM		
		Dec 19 2020 06:03:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14107755	Email/Text: bankruptcy@bbandt.com		
		Dec 19 2020 02:52:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14095517	+ Email/Text: bankruptcy@bbandt.com		
		Dec 19 2020 02:52:00	Sheffield Fn, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
14095516	+ Email/Text: bankruptcy@bbandt.com		
		Dec 19 2020 02:52:00	Sheffield Fn, Bb&T/Attn: Bankruptcy Department, Po Box 1847, Wilson, NC 27894-1847
14095519	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 19 2020 06:03:00	Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
14095521	+ Email/Text: bankruptcy@swmc.com		
		Dec 19 2020 02:52:00	Sun West Mortgage Co I, 18303 Gridley Rd, Cerritos, CA 90703-5400
14095522	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Syncb/husqvarna Consum, C/o Po Box 965036, Orlando, FL 32896-0001
14095524	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
14095523	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
14095525	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14095526	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14095528	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14095527	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14095530	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14095529	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Sams Club, Geerb/Sams Club, Po Box 103104, Roswell, GA 30076-9104
14095531	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14095532	+ EDI: RMSC.COM		
		Dec 19 2020 06:03:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14095534	EDI: TFSR.COM		
		Dec 19 2020 06:03:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14095533	+ EDI: WTRRN BANK.COM		
		Dec 19 2020 06:03:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14095537	+ Email/Text: jsprentz@urc.com		
		Dec 19 2020 02:53:00	United Refining, Po Box 599, Warren, PA 16365-0599
14095536	+ Email/Text: jsprentz@urc.com		
		Dec 19 2020 02:53:00	United Refining, 15 Bradley St., Warren, PA 16365-3299
14095545	+ EDI: WFFC.COM		
		Dec 19 2020 06:03:00	Wells Fargo, 711 W Broadway Rd, Tempe, AZ 85282-1218

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB
cr		Lakeview Loan Servicing, LLC
cr		M&T Bank as servicer for Lakeview Loan Servicing,
cr		Mountain Laurel Federal Credit Union
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14137747	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14095509	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14095510	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
14106264	##+	Saint Vincent Institute, 3530 Peach Street LL1, Erie PA 16508-2768

TOTAL: 4 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com
Celine P. DerKrikorian	on behalf of Creditor Cenlar FSB ecmail@mwc-law.com
Daniel P. Foster	on behalf of Debtor Joshua Walter Neall dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Jennifer Jane Neall dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Michael S. Jan Janin	on behalf of Creditor Mountain Laurel Federal Credit Union mjanjanin@quinnfirm.com

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mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;knottingham@quinnfirm.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 12